

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

In Re:	Kenneth Downing)	Case No.: 21-11026-JDW
	Debtor(s))	Chapter: 13
)	
)	
)	
Kenneth Downing)		Adversary Proceeding No.:
Plaintiff(s))		21-01017-JDW
vs.)		
Reliant Loan Servicing, LLC and Fay Servicing, LLC)		
Defendant(s))		

SUMMONS IN AN ADVERSARY PROCEEDING

YOU ARE SUMMONED and required to submit a motion or answer to the complaint which is attached to this summons to the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall submit a motion or answer to the complaint within 35 days.

Shallanda J. Clay, Clerk of Court
U.S. Bankruptcy Court
Northern District of Mississippi
Cochran U.S. Bankruptcy Courthouse
703 Highway 145 North
Aberdeen, MS 39730

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

William F. Schneller
P.O. Box 417
Holly Springs, MS 38635

If you make a motion, your time to answer is governed by Bankruptcy Rule 7012.

IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.



Shallanda J. Clay
Clerk, U.S. Bankruptcy Court

(Seal of the U.S. Bankruptcy Court)

Date of Issuance: 7/2/21

CERTIFICATE OF SERVICE

I, _____ (name), certify that service of this summons and a copy of the complaint was made on _____ (date) by:

- Mail service: Regular, first class United States mail, postage fully pre-paid addressed to:
- Personal Service: By leaving the process with defendant or with an officer or agent of defendant at:
- Residence Service: By leaving the process with the following adult at:
- Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:
- Publication: The defendant was served as follows: (Describe briefly)
- State Law: The defendant was served pursuant to the laws of the State of _____, as follows: (Describe briefly)

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made.

Under penalty of perjury, I declare that the foregoing is true and correct.

Date

Signature

Print Name		
Business Address		
City	State	Zip